

Red River State Bank is seeking a full-time commercial loan officer with a secondary consumer loan focus for our Fertile, Minnesota location. This position has the potential to become part of our management team. The successful candidate will have at least five years small business and/or consumer lending experience and a two-year associate diploma. We are looking for a professional with excellent verbal and sales skills with proven results to provide loan services to our customers in Northwest Minnesota.

Apply

Please contact **Danielle Harless, Vice President** with a resume and three work-related references via email: Danielle.Harless@RedRiverBank.com or mail to her attention at:

Red River State Bank
PO Box 25
Halstad, MN 56548

Mark your envelope "Confidential"

About Red River State Bank

Red River State Bank is one bank serving many communities in the Red River Valley. Since the beginnings of First State Bank of Fertile in 1887 and Red River State Bank of Halstad in 1904, we have taken the same approach, one-on-one personal service. We are proudly a small-town community bank.

Description

- Originate loans on a direct basis for small business, consumer, and real estate
- Source, evaluate, and underwrite loans for consumers and business
- Effectively communicate with customers to determine appropriate loan products
- Manage and develop consumer/commercial loan portfolio, including:
 - Business development
 - Loan interviews
 - Cash flow/credit analysis to determine credit worthiness
- Make loan approval recommendations within established bank guidelines
- Referrals to other areas of the bank for deposit and non-deposit products
- Participation in:
 - New business development
 - CRA activities
 - Loan committee
 - Customer questions
 - Loan file maintenance
 - Loan collection
- Continuing education related to financial industry
- Other loan-related duties

Qualifications

- Two-year associate diploma or equivalent vocational degree required. Four-year degree in business, preferred
- Five years sales or consumer/small business lending experience. Lending background, preferred
- Ability to resolve complex and difficult problems with limited assistance
- Strong analytical, time management, and organizational skills
- Proficient skills in Microsoft® Excel®, Word®, and Outlook®
- Professionalism: excellent verbal and sales skills with proven results
- Strong understanding of and ability to explain business documents
- Must understand and adhere to banking regulatory requirements
- Ability to provide competitive cost analysis to prospective customers
- Strong attention to detail
- Must maintain confidentiality of customer information